

IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
SOUTHERN DIVISION

United States Courts
Southern District of Texas
FILED

FEB 01 2022

CHARLES MOSELY,
Plaintiff,

vs.

NEWREZ MORTGAGE LLC D/B/A
SHELLPOINT MORTGAGE
SERVICING,
Defendant.

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CIVIL ACTION NO. 4:21-cv-00396
Jury Demanded

Nathan Oehener, Clerk of Court

PLAINTIFF'S MEMORANDUM IN SUPPORT OF MOTION TO REMAND

Plaintiff files this motion to remand under 28 U.S.C. § 1447(c)

A. INTRODUCTION

1. Plaintiff is Charles Mosely; defendant is New Rez Mortgage LLC D/B/A Shellpoint Mortgage Servicing. 2. On January 20, 2021, plaintiff sued defendant for Negligence Misrepresentation in the District Court of Houston Harris County, Texas

3. Defendant New Rez Mortgage LLC D/B/A, Shellpoint Mortgage Servicing was served with notice of on suit January 22, 2021.

4. Defendant filed his notice of removal on February 25, 2021.

B. ARGUMENT

5. A court must strictly construe the removal statutes in favor of remand and against removal. *Hunter v. Philip Morris USA*, 582 F.3d 1039, 1042 (9th Cir. 2009); *Diaz v. Sheppard*, 85 F.3d 1502, 1505 (11th Cir. 1996).

6. A court may remand a case at any time on the basis of a lack of subject-matter jurisdiction identified in a lack of subject-matter jurisdiction identified in a motion for remand.

7. The Court should remand this case to state court because the amount does not exceed \$75,000, excluding interest and cost. 28 U.S.C. § 1332(A); *Freeland v. Liberty Mut. Fire No.*, 632 F.3d. 250-53 (6th Cir. 2011; *Darden v. Ford Consumer Fin. Co.* 200 f. 3d 753, 755-756 (11th cir. 2000). The amount in controversy is \$72,886.00. Defendant allege the amount in controversy should be measured by the property's value. (Dkt. No. 19.)

Defendant attached a declaration with various valuations of the property that exceed \$75,000 from Zillow, Realtor.com and Redfin---but also recognized that Harris County Appraisal District valued the property at 72,886. (Id. at 3; Dkt. No. 1-7.) Plaintiff objects to the admissibility of the evidence. (Dkt. No. 19.) However, Plaintiff objects to the Harris County Appraisal District valued the property at 72,886. The appraisal is for the year of 2020. On January 20, 2021 Plaintiff filed Original Petition in Harris County 215 th Judicial District Court alleging Negligence Misrepresentation. On February 5, 2021 Defendant NewRez Mortgage LLC d/b/c Shellpoint Mortgage Servicing filed Defendant Shellpoint Removal Notice. Tex. Tax Code § 23.01- Appraisals Generally (a) Except as otherwise provided by this chapter, all taxable property is appraised at its market value as of January 1. The appropriate appraisal year is January 2021, Defendant misrepresented the appraisal year. "In actions seeking declaratory or injunctive relief the amount in controversy is measure by the value of the object of litigation. *Campbell, v. Nationstar Mortgage, LLC No. CV 14-3713-RGK* (PJWx) U.S. C.D. Ca. June 26, 2014.

The amount in controversy does not exceed \$75,000, excluding interest and costs. 28 U.S.C. § 1332(a); *Freeland v. Liberty Mut. Fire Ins. Co.*, 632 F.3d 250, 252–53 (6th Cir. 2011); *Darden v. Ford Consumer Fin. Co.*, 200 F.3d 753, 755–56 (11th Cir. 2000). Harris County Appraisal District valued the property at \$30,250 for year of 2021. See: Exhibit.”1”

Plaintiff can prove that he would not be able to recover more than the jurisdictional amount of \$75,000, excluding interest and costs. See *Dart Cherokee Basin Operating Co. v. Owens*, 574 U.S. 81, 87–88 (2014); *McPhail v. Deere & Co.*, 529 F.3d 947, 955 (10th Cir. 2008). See Exhibits “2” and “3”.

8. The Court should award plaintiff costs, expenses, and attorney fees because defendant’s removal of this case was not objectively reasonable. *Jackson Cnty. Bank v. DuSablón*, 915 F.3d 422, 424–25 (7th Cir. 2019); *GranCare, LLC v. Thrower*, 889 F.3d 543, 552 (9th Cir. 2018); *Am. Airlines, Inc. v. Sabre, Inc.*, 694 F.3d 539, 541–42 (5th Cir. 2012); *Porter Tr. v. Rural Water Sewer & Solid Waste Mgmt. Dist. No. 1*, 607 F.3d 1251, 1253 (10th Cir. 2010); see 28 U.S.C. § 1447(c).

STATEMENT OF ISSUE TO BE DECIDED

Whether Defendant has demonstrated by a preponderance of the evidence that the amount in controversy is more than \$75,000.

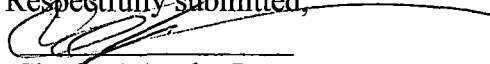
C. CONCLUSION

9. The Defendant failed to supply the court with concrete documentary evidence and lacks sound

basis in law that clearly and plainly articulates the Defendant New Rez LLC D/B/C, Shellpoint Mortgage Servicing Supplemental Brief Regarding the amount in controversy and that proves the jurisdictional threshold was not by the preponderance of evidence. The Removal lacks merit and does not address the amount in controversy. For these reasons, plaintiff asks the Court to grant this motion and remand this suit to the state court where it was originally filed. Defendant shall pay to Plaintiff all costs and expenses, including reasonable attorney's fees, incurred as a result of this removal action in the amount of \$2,500.00.

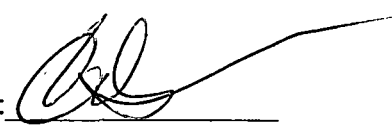
Dated: February 1, 2022

Respectfully submitted,


Charles Mosely, Pro per
3005 Nita Street
Houston, Texas 77051
830-522-5836

CERTIFICATE OF SERVICE

This is to certify that a true, correct and complete copy of the foregoing document has been served via email as follows on February 1, 2022

By: 
Charles Mosely Pro per

C. Charles Townsend
Charles.townsend@akerman.com
2001 Ross Ave., Ste. 3600
Dallas, TX. 75201
Phone 214-720-4300
Walter McInnis,

SBN: 24046394, SDTX: 588724
walter.mcinnis@akerman.com
--Attorney in Charge
AKERMAN LLP
2001 Ross Avenue, Suite 3600
Dallas, Texas 75201
Telephone: 214.720.4300
Facsimile: 214.981.9339

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**CHARLES MOSELY,
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Jury Demanded**

ORDER OF REMAND

This cause having come on for hearing on the motion of Plaintiff, Charles Mosely to remand this action to the District Court, Harris County, Texas, and the court having considered the arguments of counsel and affidavits submitted in support of and against this motion, it appears to the court that this action was removed improperly and the court is without jurisdiction over the subject matter of this action.

THE COURT FINDS THAT:

A. This court is without jurisdiction to hear this action because although jurisdiction is claimed by the Defendant based on diversity of citizenship of the parties, the amount in controversy in this action, exclusive of interest and costs is not greater than \$75,000.00.

WHEREFORE, it is ordered that the Plaintiff's motion is **GRANTED** and that this

action is remanded to the District Court, Harris County, Texas, and the Clerk of this court shall mail a copy of this order via certified mail to the Clerk of the District Court, Harris County, Texas. Upon receipt of this order, said court may proceed with the action according to the laws and procedures of the courts of the State of Texas.

FURTHER, it is order that Defendant shall pay to Plaintiff all costs and expenses, including reasonable attorney's fees, incurred as a result of this removal action in the amount of \$2,500.00.

SIGNED THIS _____ 2022.

JUDGE UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF TEXAS
SOUTHERN DIVISION

**IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
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PLAINTIFF'S VERIFICATION BY AFFIDAIT

STATE OF TEXAS §

HARRIS COUNTY §

AFFIDAVIT OF Charles Mosely

Before me, the undersigned notary, on this day personally appeared Charles Mosely, the affiant, a person whose identity is known to me. After I administered an oath, affiant testified as follows:

I, Charles Mosely, did not request injunctive foreclosure relief. On or about January 20, 2021, I file my Original Petition in Harris County District Court. I believe it is called Double tracking. Laws prohibit mortgage servicers from foreclosing on my home while considering my loan modification application. See Exhibit ___ requesting my endorsement of the Modification offer. I strongly suspect the lender would prefer to quash my payment inquiries.

I made the required payments to show good faith, however, it is not in the *best interest* of my family and I to agree to the amount owed in addition to extremely high interest rate. I have indicated in the last Qualified Written Request to Shellpoint Mortgage Servicing to validate their accounting and the promissory note will be paid off. It seems we have a communication problem!

To put this ordeal in some context the last five years I have;

2016 I filed Complaint Case No. 2016-88212 in Harris County, Texas

2017 Dec. 25, Xmas night my home caught fire, Data loss, house inhabitable to this day.

2018 Jan. 12, filed Notice Of Nonsuit for the above mention case. Due to displacement and loss of data, regrettably this was the best option, because I was not prepared to present my case. My intention was to do a refile. So much for good intentions.

2020 Filed Bankruptcy May 29, Motion for Voluntary Dismissal Nov.2.
Attorney refuse or unwillingness to give Notice of *bankruptcy adversary proceeding*.
What disappointment, my feeling was having counsel would reduce some stress and give time to do some the things needed to do. See Exhibit _____

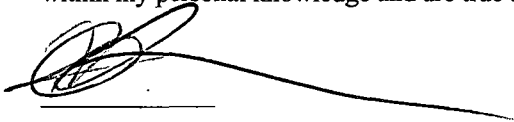
2021 Jan. 20, I file my Original Petition in Harris County District Court.

Feb. 2, Shellpoint Mortgage Servicing filed Notice of Removal.

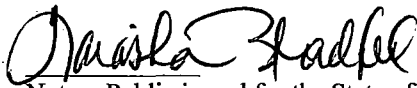
We are talking about approximately a \$35,000 promissory note we are not talking about a house of opulence. I have attempted to work with the holders of the note, to no avail. I have submitted Qualified Written Requests and complaints to CFPB. I'm fully aware that is no such thing, as something for nothing.

My interpretation of this helter-skelter relationship is read the numbers and weep, pay us because we don't have to validate our numbers because you live in the great state of Texas, which is a non-judicial foreclose state. See Exhibit _____

1. My name is Charles Mosely. I am competent to make this affidavit. The facts stated in this affidavit are within my personal knowledge and are true and correct.



SWORN TO and SUBSCRIBED before me by Charles Mosely on February 1, 2022.


Notary Public in and for the State of
Texas

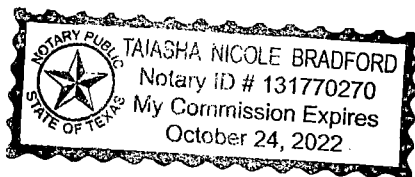


EXHIBIT 1

APPRAISED VALUE HISTORY: 0810240000036 **Print**

Tax Year:	2021	2020	2019	2018	2017
Appraised Value:	\$30,250	72,886	20,000	43,696	29,700

(The appraised value shown on this screen may be less than the property's January 1 market value if the property is a residence homestead and is subject to a cap on annual increases in appraised value.)

-close window-

Tax Year: 2021

HARRIS COUNTY APPRAISAL DISTRICT
REAL PROPERTY ACCOUNT INFORMATION
0810240000036

Print

Similar Owner Name Nearby Addresses Same Street Name Related Map 5352B

Ownership History

Owner and Property Information

Owner Name & Mailing Address: **MOSELY CHARLES R
3030 CHIMIRA LN
HOUSTON TX 77051-4114**

Legal Description: **W 33 FT OF LT 27 & E 22 FT OF
LT 28 BLK 24
REEDWOODS**

Property Address: **3005 NITA ST
HOUSTON TX 77051**

State Class Code

Land Use Code

A1 -- Real, Residential, Single-Family

1001 -- Residential Improved

Land Area	Total Living Area	Neighborhood	Neighborhood Group	Market Area	Map Fac
6,050 SF	932 SF	8461	1321	132 -- 1C South of Old Spanish Trail btwn SH 288 and I-45	5352B

Value Status Information

Value Status	Notice Date	Shared CAD
Noticed	03/31/2021	No

Exemptions and Jurisdictions

Exemption Type	Districts	Jurisdictions	Exemption Value	ARB Status	2020 Rate
None	001	HOUSTON ISD		Certified: 08/06/2021	1.133100
	040	HARRIS COUNTY		Certified: 08/06/2021	0.391160
	041	HARRIS CO FLOOD CNTRL		Certified: 08/06/2021	0.031420
	042	PORT OF HOUSTON AUTHY		Certified: 08/06/2021	0.009910
	043	HARRIS CO HOSP DIST		Certified: 08/06/2021	0.166710
	044	HARRIS CO EDUC DEPT		Certified: 08/06/2021	0.004993
	048	HOU COMMUNITY COLLEGE		Certified: 08/06/2021	0.100263
	061	CITY OF HOUSTON		Certified: 08/06/2021	0.561840

Estimated taxes for this property can be found at www.harrispropertytaxes.org.

Texas law prohibits us from displaying residential photographs, sketches, floor plans, or information indicating the age of owner on our website. You can inspect this information or get a copy at HCAD's information center at 13013 NW F

Valuations

	Value as of January 1, 2020	Value as of January 1, 2021
Land	Market 27,225	Market 30,150
Improvement	45,661	100
Total	72,886	30,250

5-Year Value History

Land

Market Value Land

Line	Land Use	Unit	Units	Size	Site	Appr O/R	Appr O/R	Total	Unit	Adj Unit
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EXHIBIT 2

**APPRAISAL REPORT OF
THE PROPERTY LOCATED AT**

3005 NITA ST

HOUSTON, TX 77051-2829

as of

04/02/2021

for

CHARLES R MOSELY
3030 CHIMIRA LN
HOUSTON, TX 77051

by

JONES APPRAISAL SERVICE

PO BOX 980723
HOUSTON, TX 77098

Uniform Residential Appraisal Report

File # NITA090S

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 3005 NITA ST City HOUSTON State TX Zip Code 77051-2829

Borrower MOSELY, CHARLES R Owner of Public Record MOSELY, CHARLES R County HARRIS

Legal Description WET 33 FT OF LOT 27, & E 22 FT OF LOT 28, BLOCK 24, REEDWOODS

Assessor's Parcel # 081-024-000-0036 Tax Year 2020 R.E. Taxes \$ 1,749

Neighborhood Name REEDWOODS Map Reference 573F Census Tract 3313

Occupant ☐ Owner ☐ Tenant ☒ Vacant Special Assessments \$ 0 ☐ PUD HOA \$ 0 ☐ per year ☐ per month

Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)

Assignment Type ☐ Purchase Transaction ☐ Refinance Transaction ☒ Other (describe) MARKET VALUE

Lender/Client CHARLES R MOSELY Address 3030 CHIMIRA LN, HOUSTON, TX 77051

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of the appraisal? ☐ Yes ☒ No

Report data source(s) used, offering price(s), and date(s). ICAD:HOMEOWNER

I ☐ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$ Date of Contract Is the property seller the owner of public record? ☐ Yes ☐ No Data Source(s)

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☐ No

If Yes, report the total dollar amount and describe the items to be paid:

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing		Percent Land Use %	
Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	100 %
Built-Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input checked="" type="checkbox"/> Shortage	<input type="checkbox"/> InBalance	<input type="checkbox"/> OverSupply	\$(000)	(yrs)	2-4 Unit	0 %
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths	<input type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	28	Low	1	Multi-Family
Neighborhood Boundaries HOLMES RD - NORTH; HWY 288 - WEST; WOREM - SOUTH; CULLEN BLVD - EAST								202	High	69	Commercial
Neighborhood Description SUBDIVISION IS LOCATED IN SOUTHEAST HOUSTON. SUBDIVISION IS COMPRISED OF ONE STORY WOOD SIDING. HOUSTON ISD SERVES THE AREA, THERE IS PUBLIC TRANSPORTATION. POLICE AND FIRE PROTECTION ARE IN PROXIMITY TO THE AREA.								97	Pred.	61	Other
Market Conditions (including support for the above conclusions) DEMAND APPEARS TO EXCEED SUPPLY PRESENTLY THERE FOUR AVAILABLE WITH, FOUR OPTION PENDING, TWO PENDING SALES. WITHIN THE PRIOR YEAR 24 SALES HAVE WITH A MARKETING TIME AVERAGING DAYS 44A MEDIAN DOM OF 11.											

Dimensions 55F x 109L x 55R x 109RS Area 5995 sf Shape RECTANGULAR View N;R;R;S

Specific Zoning Classification NO ZONING Zoning Description NO ZONING IN THE CITY OF HOUSTON

Zoning Compliance ☐ Legal ☐ Legal Nonconforming (Grandfathered Use) ☒ No Zoning ☐ Illegal (describe)

Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe

HOUSTON HAS NO ZONING HOWEVER THIS DOES NOT AFFECT MARKETABILITY AND HOME COULD BE REBUILT IF DESTROYED

Utilities		Public Other (describe)		Public Other (describe)		Off-site Improvements—Type		Public Private	
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Street	ASPHALT	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Alley	NONE	<input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone X500 FEMA Map No. 48201C0870M FEMA Map Date 05/02/2019

Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No. If No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe

NO SURVEY PROVIDED; THEREFORE DIFFICULT TO DETERMINE ANY ADVERSE EASEMENTS, ENCROACHMENTS OR CONDITIONS. TYPICAL UTILITY EASEMENTS EXIST. *** SEE ADDITIONAL COMMENTS ***

General Description		Foundation		Exterior Description		Interior	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space		Foundation Walls	SLAB/GD	Floors	WD/POOR
# of Stories	1.00	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls	WD/AVG	Walls	FRAMING/PR
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	Basement Area	0 sq. ft.	Roof Surface	COMP/GD	Trim/Finish	NONE
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish	0 %	Gutters & Downspouts	ALUM/ALUM/GD	Bath Floor	NONE
Design (Style)	RANCH	<input type="checkbox"/> Outside Entry/Exit <input checked="" type="checkbox"/> Sump Pump		Window Type	VNL/GD	Bath Wainscot	NONE
Year Built	1955	Evidence of <input type="checkbox"/> Infestation		Storm Sash/Insulated	NO/YES	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs)	70	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens	MESH/AVG	<input checked="" type="checkbox"/> Driveway	# of Cars 2
Attic	<input type="checkbox"/> None	Heating <input type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant		Amenities	<input type="checkbox"/> Wood Stove(s) # 0	Driveway Surface	CONCRE
<input checked="" type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="checkbox"/> Fuel	NONE	<input type="checkbox"/> Fireplace(s) # 0	<input checked="" type="checkbox"/> Fence CLF	Garage	# of Cars 0
<input type="checkbox"/> Floor	<input type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning		<input type="checkbox"/> Patio/Deck	NONE	<input checked="" type="checkbox"/> Porch COV	Carport
<input type="checkbox"/> Finished	<input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	NONE	<input type="checkbox"/> Pool	NONE	<input type="checkbox"/> Other	NONE
Appliances	Refrigerator	Range/Oven	Dishwasher	Disposal	Microwave	Washer/Dryer	Other (describe)
Finished area above grade contains: 5 Rooms 2 Bedrooms 1.0 Bath(s) 932 Square Feet of Gross Living Area Above Grade							
Additional features (special energy efficient items, etc.) SUBJECT IN POOR CONDITION SUSTAINED EXTENSIVE FIRE DAMAGE AND IS NOT HABITABLE ALL SYSTEMS ARE DESTROYED AND FOUNDATION IS QUESTIONABLE BECAUSE OF INTENSE HEAT							
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C6; No updates in the prior 15 years; SUBJECT IS IN POOR CONDITION SUSTAINED EXTENSIVE FIRE DAMAGE AND STRIPPED DOWN TO FRAMING							
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe							
THE APPRAISER HAS NOT COMPLETED ANOTHER APPRAISAL ON THIS PROPERTY NOR ANY OTHER SERVICES IN ANY CAPACITY WITHIN THE PRIOR THREE YEARS FROM THE EFFECTIVE DATE OF THE APPRAISAL. PREDOMINANT VALUE IS GREATER THAN ESTIMATED VALUE BECAUSE OF SUBJECT'S CONDITION AND SQUARE FOOTAGE. *** See Additional Comments ***							
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
SUBJECT CONFORMED TO THE NEIGHBORHOOD IN FUNCTIONAL UTILITY STYLE AND CONDITION BEFORE FIRE							

Uniform Residential Appraisal Report

File # NITA090S

There are 4 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 39,000 to \$ 140,000	
There are 24 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 28,000 to \$ 202,000	
FEATURE	SUBJECT
3005 NITA ST	3126 SUNNYDALE DR
Address HOUSTON, TX 77051-2829	HOUSTON, TX 77051-4638
Proximity to Subject	0.34 miles SE
Sale Price	\$ 36,050
Sale Price/Gross Liv. Area	\$ 33.82 sq. ft.
Data Source(s)	HCADHMLS#80987918;DOM 62
Verification Source(s)	CAD
VALUE ADJUSTMENTS	DESCRIPTION
Sale or Financing	ArmLth
Concessions	Conv:0
Date of Sale/Time	s01/20;c10/19
Location	N;Res;Res
Leasehold/Fee Simple	FEE SIMPLE
Site	5995 sf
View	N;Res;Res
Design (Style)	DT1;RANCH
Quality of Construction	Q4
Actual Age	66
Condition	C6
Above Grade	Total Bdrms. Baths
Room Count	5 2 1.0
Gross Living Area	932 sq. ft.
Basement & Finished	0sf
Rooms Below Grade	0sf
Functional Utility	AVERAGE
Heating/Cooling	NONE/NONE
Energy Efficient Items	INSULATION
Garage/Carport	2dw
Porch/Patio/Deck	PORCH
Net Adjustment (Total)	\$ -5,340
Adjusted Sale Price of Comparables	\$ 30,700
1	did not research the sale or transfer history of the subject property and comparable sales. If not, explain
My research	did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.
Data Source(s)	MLS;STEWART TITLE
My research	did not reveal any prior sales or transfers of the comparable sales for the prior year to the date of sale of the comparable sale.
Data Source(s)	MLS;STEWART TITLE
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).	
ITEM	SUBJECT
Date of Prior Sale/Transfer	
Price of Prior Sale/Transfer	
Data Source(s)	HMLS;TXRCRDS
Effective Date of Data Source(s)	04/02/2021
Analysis of prior sale or transfer history of the subject property and comparable sales THE COM PARABLES TO THE APPRAISERS KNOWLEDGE HAVE NOT HAD ANY PRIOR SALE WITHIN ONE YEAR WITHIN THE DATE OF THE APPRAISAL WITH THE EXCEPTION OF THAT WHICH WAS NOTED. THE SUBJECT HAS NOT SOLD WITHIN THE PAST THREE YEARS	
Summary of Sales Comparison Approach COMPARABLES WERE TAKEN FROM THE SUBJECT AREA AND NEARBY AREAS IN SOMEWHAT SIMILAR CONDITION. THE COMPARABLES AS THE SUBJECT WERE UNINHABITABLE WITH COMPARABLE ONE BEING A HUD HOME SOLD IN AS IS CONDITION WITH HOLES IN WALLS AND CEILINGS AND WATER DAMAGE. COMPARABLE TWO HAS SIMILAR DIFFERED MAINTENANCE AND IS UNINHABITABLE AS WELL. COMPARABLE THREE WAS A FNMA FORECLOSURE AND WAS IN POOR CONDITION BUT NOT INHABITABLE BUT WAS NOTED BY THE OWNER TO USE CAUTION WHEN SHOWING. COMPARABLE FOUR WAS ALSO IN POOR CONDITION SOLD AS IS.	
Indicated Value by Sales Comparison Approach \$ 32,000	
Indicated Value by: Sales Comparison Approach \$ 32,000 Cost Approach (if developed) \$ 59,638 Income Approach (if developed) \$ 0	
THE SALES COMPARISON APPROACH RECEIVED PRIMARY CONSIDERATION IN THE VALUE ESTIMATE BECAUSE IT BEST REFLECTS THE ATTITUDES AND ACTIONS OF BUYERS AND SELLERS IN THE MARKET PLACE.	
This appraisal is made [X] "as is," [] subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, [] subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or [] subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:	
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 32,000 as of 04/02/2021, which is the date of inspection and the effective date of this appraisal.	

Uniform Residential Appraisal Report

File # NITA090S

I CERTIFY THAT, TO THE BEST OF MY KNOWLEDGE AND BELIEF: - THE STATEMENTS OF FACT CONTAINED IN THIS REPORT ARE TRUE AND CORRECT. - THE REPORTED ANALYSES, OPINIONS, AND CONCLUSIONS ARE LIMITED ONLY BY THE REPORTED ASSUMPTIONS AND LIMITING CONDITIONS, AND ARE MY PERSONAL, IMPARTIAL, AND UNBIASED PROFESSIONAL ANALYSES, OPINIONS, AND CONCLUSIONS. - I HAVE NO PRESENT OR PROSPECTIVE INTEREST IN THE PROPERTY THAT IS THE SUBJECT OF THIS REPORT, AND NO PERSONAL INTEREST WITH RESPECT TO THE PARTIES INVOLVED IN THIS ASSIGNMENT. - MY ENGAGEMENT IN THIS ASSIGNMENT WAS NOT CONTINGENT UPON DEVELOPING OR REPORTING A PREDETERMINED RESULT. - MY COMPENSATION FOR COMPLETING THIS ASSIGNMENT IS NOT CONTINGENT UPON THE DEVELOPMENT OR REPORTING OF A PREDETERMINED VALUE OR DIRECTION IN VALUE THAT FAVORS THE CAUSE OF THE CLIENT, THE AMOUNT OF THE VALUE OPINION, THE ATTAINMENT OR A STIPULATED RESULT, OR THE OCCURRENCE OF A SUBSEQUENT EVENT DIRECTLY RELATED TO THE INTENDED USE OF THIS APPRAISAL. - MY ANALYSES, OPINION, AND CONCLUSIONS WERE DEVELOPED, AND THIS REPORT HAS BEEN PREPARED, IN CONFORMITY WITH THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE. - I HAVE MADE A PERSONAL INSPECTION OF THE PROPERTY THAT IS THE SUBJECT OF THIS REPORT. THIS APPRAISAL REPORT IS PREPARED FOR THE SOLE AND EXCLUSIVE USE OF THE LENDER, TO ASSIST WITH THE MORTGAGE LENDING DECISION. THIS APPRAISER IS NOT A HOME INSPECTOR. THIS REPORT SHOULD NOT BE RELIED UPON TO DISCLOSE ANY CONDITIONS PRESENT IN THE SUBJECT PROPERTY. THE APPRAISAL REPORT DOES NOT GUARANTEE THAT THE PROPERTY IS FREE OF DEFECTS. A PROFESSIONAL HOME INSPECTION IS RECOMMENDED.

INTENDED USER THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR A MORTGAGE FINANCE TRANSACTION, SUBJECT TO THE STATED SCOPE OF WORK, PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM, AND DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER. APPRAISER INDEPENDENCE

No employee, director, officer, or agent of the Seller, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Seller has influenced or attempted to influence the development, reporting, result, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner.

I represent and warrant that, as of the date of this Report, I have had no contact with anyone that would in any way be construed as a violation of the Appraiser Independence Requirements; the only individuals with whom I have had any contact regarding my preparation of this Report have been limited to representatives of CHARLES MOSELY and the designated individual required for entry into the subject property for purposes of inspection. No agent or representative of lender/client whose name appears on the first page of this Report has contacted me directly and I am obligated to and would report any such unauthorized contact, whether in person, by phone, or electronically, to CHARLES MOSELY immediately. -- Highest and Best Use:

It has been determined the highest and best use of the site as of the effective date of value is the current use, which is single family residential. This conclusion is based upon the use being Legally Permissible under current zoning regulations; it is Physically Possible based upon the size and dimensions being sufficient to sustain a residential use consistent with the market area demand; it is Financially Feasible because the present use produces a positive return to the land after considering risk and all costs to create and maintain the present use; and it is Maximally Productive based upon the conclusion of most probable market value relative to risk. The subject is surrounded by conforming single family land use, there are no known or observed land use changes that would cause the present use to be anything different as of the effective date of value.

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

SITE VALUE ESTIMATED IS TAKEN FROM LAND SALES IN THE IMMEDIATE AREA

ESTIMATED	<input type="checkbox"/> REPRODUCTION OR	<input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE.....	= \$	20,000
Source of cost data	MARSHALL & SWIFT		Dwelling	932 Sq. Ft. @ \$	106.00 = \$ 98,792
Quality rating from cost service	FAIR			Sq. Ft. @ \$	= \$
Effective date of cost data	06/20				
Comments on Cost Approach (gross living area calculations, depreciation, etc.)					
NO ADVERSE FUNCTIONAL OR EXTERNAL FACTORS MEASURABLE			Garage/Carport	0 Sq. Ft. @ \$	0.00 = \$ 0
DEFINABLE IN THIS MARKET. DATA FOR THE COST APPROACH WAS OBTAINED FROM MARSHALL AND SWIFT.			Total Estimate of Cost-New		= \$ 98,792
			Less Physical	Functional	External
			Depreciation	69,154	= \$ (69,154)
			Depreciated Cost of Improvements.....		= \$ 29,638
			'As-is' Value of Site Improvements.....		= \$ 10,000
Estimated Remaining Economic Life (HUD and VA only)			30	Years	Indicated Value By Cost Approach.....
					= \$ 59,638

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ 1,300 X Gross Rent Multiplier 105 = \$ 136,500 Indicated Value by Income Approach

Summary of Income Approach (Including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data Source(s)

Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data Source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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File # NITA090S

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature *Cheryl Jones*
 Name CHERYL JONES
 Company Name JONES APPRAISAL SERVICE
 Company Address PO BOX 980723
HOUSTON, TX 77098
 Telephone Number 713-643-9660; CELL 281-630-8349; FAX 832-201-9551
 Email Address cjonesappraisal@yahoo.com
 Date of Signature and Report 04/06/2021
 Effective Date of Appraisal 04/02/2021
 State Certification # 1326601
 or State License # _____
 or Other _____ State # _____
 State TX
 Expiration Date of Certification or License 02/28/2023

ADDRESS OF PROPERTY APPRAISED

3005 NITA ST
HOUSTON, TX 77051-2829
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 32,000
LENDER/CLIENT
 Name No AMC
 Company Name CHARLES R MOSELY
 Company Address 3030 CHIMIRA LN
HOUSTON, TX 77051
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY

- ☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
 Date of Inspection _____
☐ Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
 Date of Inspection _____

ADDITIONAL COMMENTS

Borrower or Owner	MOSELY, CHARLES R				
Property Address	3005 NITA ST				
City	HOUSTON	County	HARRIS	State	TX
				Zip Code	77051-2829
Lender or Client	CHARLES R MOSELY				

SCOPE OF APPRAISAL

THE APPRAISER VISUALLY OBSERVED THE EXTERIOR AND INTERIOR OF THE SUBJECT PROPERTY (INCLUDING MEASURING THE IMPROVEMENTS), THE EXTERIOR OF THE COMPARABLE SALES AND OFFERINGS, AND GENERAL NEIGHBORHOOD CONDITIONS. STATEMENTS REGARDING CONDITION OF STRUCTURES AND EQUIPMENT ARE NOT INTENDED TO BE CONSTRUED AS STRUCTURAL OR MECHANICAL INSPECTIONS.

THE SCOPE OF THIS APPRAISAL INCLUDES ANALYZING THE RECENT SALES HISTORY OF THE SUBJECT AS WELL AS THE SUBJECT'S MARKETPLACE AND NEARBY COMPETING MARKETS. THE APPRAISER HAS COLLECTED DATA ON A NUMBER OF SALES. THE MOST COMPARABLE OF THE SALES HAS BEEN COMPARED DIRECTLY WITH THE SUBJECT. THE DATA ACCUMULATED FROM THE OTHER SALES HAS BEEN ANALYZED TO ESTABLISH A BASIS FOR TIME, FINANCING, LOCATION, CONDITION, SITE AND OTHER NECESSARY ADJUSTMENTS.

NEIGHBORHOOD DESCRIPTION

POLICE AND FIRE PROTECTION ARE WITHIN PROXIMITY TO THE SUBJECT AREA

HIGHEST AND BEST USE

HIGHEST AND BEST USE IS DEFINED BY THE MOST REASONABLY PROBABLE AND LEGAL USE OF IMPROVED PROPERTY WHICH IS PHYSICAL POSSIBLE, APPROPRIATELY SUPPORTED, FINANCIAL FEASIBLE AND THAT RESULTS IN THE HIGHEST VALUE. THE SUBJECT PROPERTY AS IMPROVED IS THE SUBJECT'S HIGHEST AND BEST USE.

ADVERSE SITE CONDITIONS AND/OR EXTERNAL FACTORS

HIGHEST AND BEST USE DUE TO LEGAL AND PHYSICAL RESTRICTIONS INHERENT TO THE SUBJECT SITE, THE HIGHEST AND BEST USE IS THE PRESENT USE, SINGLE FAMILY RESIDENTIAL.

ADDITIONAL FEATURES

NONE

PHYSICAL DEFICIENCIES AND / OR ADVERSE CONDITIONS

THERE ARE NO PHYSICAL DEFICIENCIES OR ADVERSE CONDITIONS THAT WOULD AFFECT THE LIVABILITY, SOUNDNESS OR STRUCTURAL INTEGRITY OF THE APPRAISAL THERE ARE NO APPARENT ADVERSE ENVIRONMENTAL CONDITIONS THAT WOULD NEGATIVELY IMPACT THE VALUE OF THE SUBJECT PROPERTY. SEE #6 IN LIMITING CONDITIONS. THERE ARE NO APPARENT ADVERSE ENVIRONMENTAL CONDITIONS THAT WOULD NEGATIVELY IMPACT THE VALUE OF THE SUBJECT PROPERTY. THE EXISTENCE OF ANY ENVIRONMENTAL HAZARDS WAS NOT APPARENT FOLLOWING ROUTINE OBSERVATIONS AND INQUIRIES ABOUT THE SUBJECT; HOWEVER, THIS APPRAISER IS NOT AN EXPERT IN THE IDENTIFICATION OF HAZARDOUS SUBSTANCES OR DETRIMENTAL CONDITIONS AND NO RESPONSIBILITY IS ASSUMED OR IMPLIED FOR ANY SUCH EXPERTISE OR KNOWLEDGE TO DISCOVER THEM. DUE TO THESE LIMITATIONS, THIS APPRAISER ASSUMED NO RESPONSIBILITY FOR THE EXISTENCE OF ANY ADVERSE ENVIRONMENTAL HAZARDS.

CONFORMANCE OF PROPERTY TO NEIGHBORHOOD**RECONCILIATION**

COMPARISON APPROACH RECEIVED PRIMARY CONSIDERATION IN THE VALUE ESTIMATE BECAUSE IT BEST REFLECTS THE ATTITUDES AND ACTIONS OF BUYERS AND SELLERS IN THE MARKET PLACE. THE COST APPROACH RECEIVED SECONDARY CONSIDERATION AND SUPPORTS THE SALES COMPARISON APPROACH. THE INCOME APPROACH WAS NOT CONSIDERED BECAUSE OF THE SCARCITY OF RENTAL DATA AND HOMES IN THIS MARKET ARE NOT GENERALLY PURCHASED FOR THEIR INCOME PRODUCING POTENTIAL.

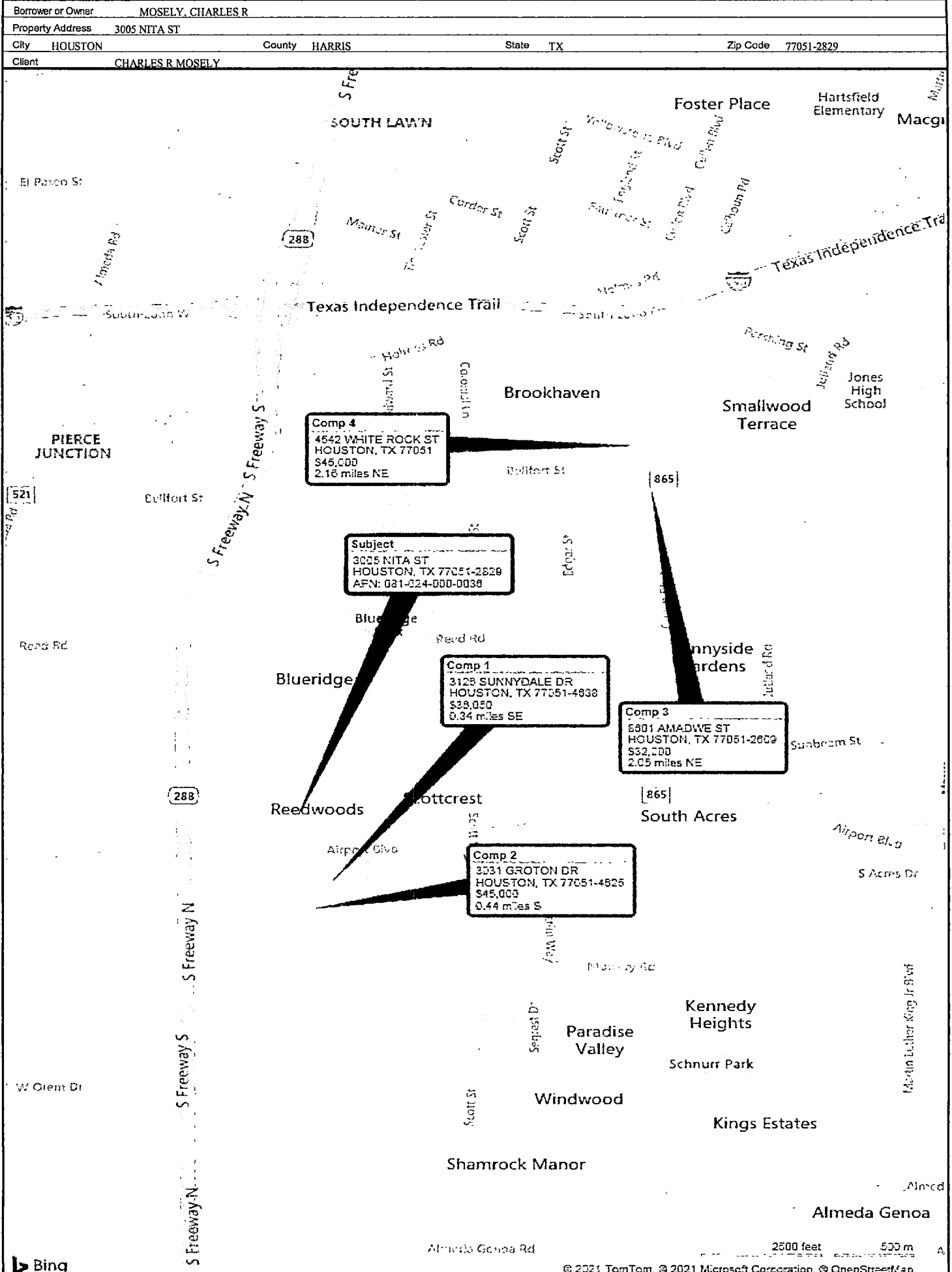
CONDITIONS OF APPRAISAL

COMPARABLE TWO AND THREE WERE WEIGHTED MOST HEAVILY BECAUSE THEY HAD FEWEST ADJUSTMENTS

ADDITIONAL COMPARABLES

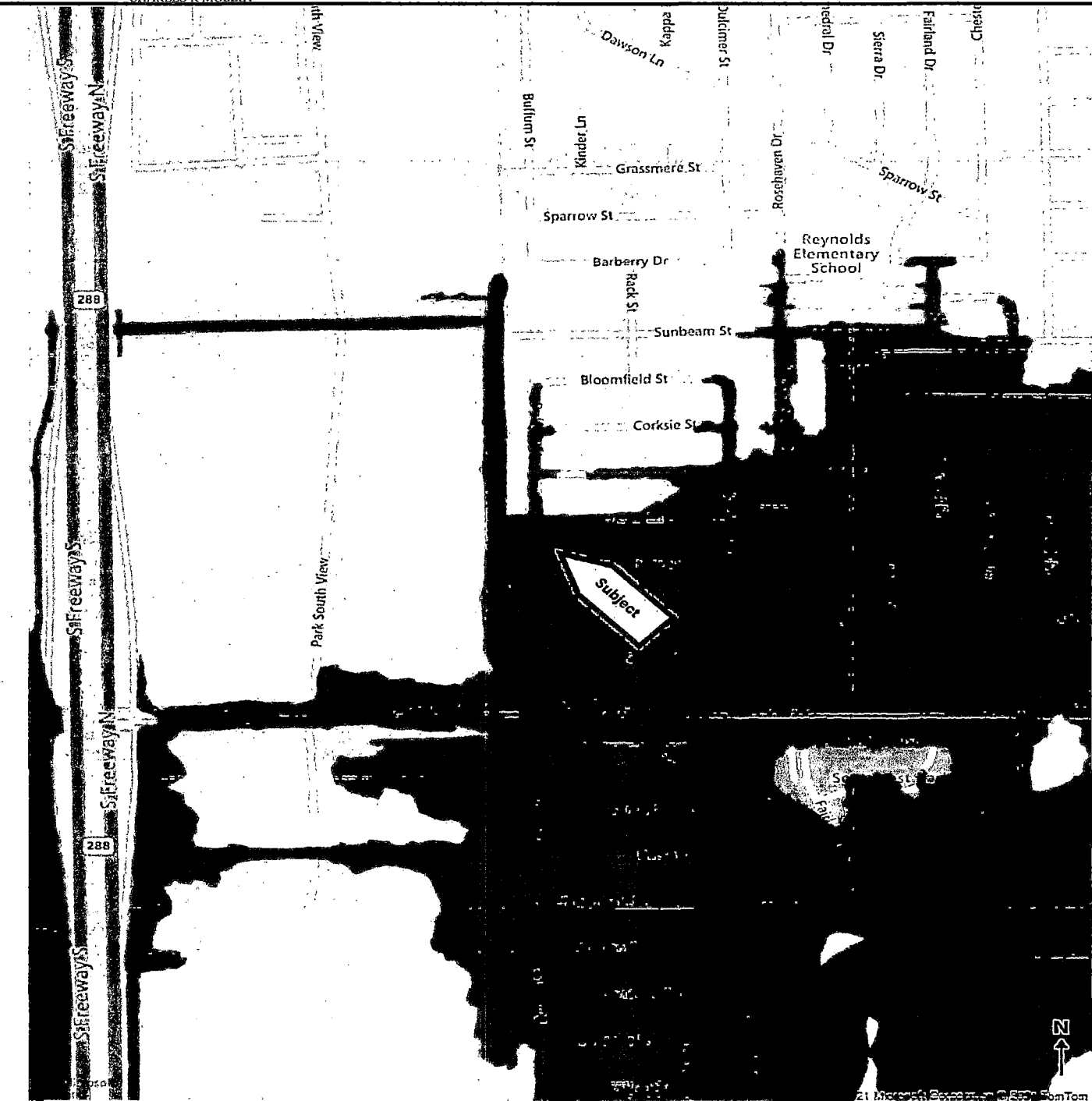
Borrower MOSELY, CHARLES R											
Property Address 3005 NITA ST											
City HOUSTON		County HARRIS		State TX		Zip Code 77051-2829					
Lender/Client CHARLES R MOSELY											
FEATURE		SUBJECT		COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6			
3005 NITA ST				79							
Address HOUSTON, TX 77051-2829				HOUSTON, TX 77051							
Proximity to Subject				2.16 miles NE							
Sale Price		\$		\$ 45,000		\$		\$			
Sale Price/Gross Liv. Area		\$ sq. ft.		\$ 48.70 sq. ft.		\$ sq. ft.		\$ sq. ft.			
Data Source(s)				HCADHMLS#48472854;DOM 7							
Verification Source(s)				CAD							
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-)\$ Adjustment		DESCRIPTION		+(-)\$ Adjustment	
Sale or Financing				ArmLib							
Concessions				Conv;0							
Date of Sale/Time				s05/20;c05/20							
Location		N;Res;Res		N;Res;Res							
Leasehold/Fee Simple		FEE SIMPLE		FEE SIMPLE							
Site		5995 sf		5000 sf		0					
View		N;Res;Res		N;Res;Res							
Design (Style)		DTI;RANCH		DTI;RANCH							
Quality of Construction		Q4		Q4							
Actual Age		66		79		0					
Condition		C6		C6							
Above Grade		Total Bdrms. Baths		Total Bdrms. Baths				Total Bdrms. Baths			
Room Count		5 2 1.0		6 3 1.0		0					
Gross Living Area		932 sq. ft.		924 sq. ft.		+60		sq. ft.		sq. ft.	
Basement & Finished Rooms Below Grade		0sf		0sf							
Functional Utility		AVERAGE		AVERAGE							
Heating/Cooling		NONE/NONE		NONE/NONE							
Energy Efficient Items		INSULATION		INSULATION							
Garage/Carport		2dw		2dw							
Porch/Patio/Deck		PORCH		PORCH							
Net Adjustment (Total)				X + -		\$ 60		+ -		\$	
Adjusted Sale Price of Comparables				Net Adj. 0.13 %				Net Adj. %			
				Gross Adj. 0.13 %		\$ 45,060		Gross Adj. %		\$	
ITEM		SUBJECT		COMPARABLE SALE #4		COMPARABLE SALE #5		COMPARABLE SALE #6			
Date of Prior Sale/Transfer											
Price of Prior Sale/Transfer											
Data Source(s)		HMLS;TXRCRDS		HCADHMLS							
Effective Date of Data Source(s)		04/02/2021		04/02/2021							
Comment on Sales Comparison											




LOCATION MAP






FLOOD MAP

Borrower or Owner **MOSELY, CHARLES R**
 Property Address **3005 NITA ST**
 City **HOUSTON** County **HARRIS** State **TX** Zip Code **77051-2829**
 Client **CHARLES R MOSELY**

**Flood Zones**

-  Areas inundated by 100-year flooding
-  Areas inundated by 500-year flooding
-  Areas of undetermined but possible flood hazards

-  Floodway areas with velocity hazard
-  Floodway areas
-  COBRA zone

Flood Zone Determination

Latitude: 29.646363

Longitude: -95.379689

Community Name:

HOUSTON, CITY OF

Community: 480296

SFHA (Flood Zone): No

Within 250 ft. of multiple flood zones: No

Zone: X500

Map #: 48201C0870M

Panel: 0870M

Panel Date: 05/02/2019

FIPS Code: 48201

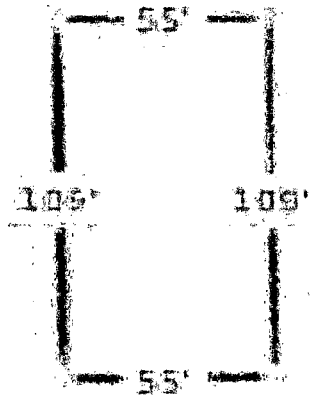
Census Tract: 3313

This Report is for the sole benefit of the Customer that ordered and paid for the Report and is based on the property information provided by that Customer. That Customer's use of this Report is subject to the terms agreed to by that Customer when accessing this product. No third party is authorized to use or rely on this Report for any purpose. THE SELLER OF THIS REPORT MAKES NO REPRESENTATIONS OR WARRANTIES TO ANY PARTY CONCERNING THE CONTENT, ACCURACY OR COMPLETENESS OF THIS REPORT, INCLUDING ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. The seller of this Report shall not have any liability to any third party for any use or misuse of this Report.

SITE PLAN

Borrower or Owner	MOSELY, CHARLES R				
Property Address	3005 NITA ST				
City	HOUSTON	County	HARRIS	State	TX
Client	CHARLES R MOSELY				
				Zip Code	77051-2829

Nita St
Buffum St



Nita St

Nita St

Buffum St

Google

25 yards
Map data ©2021

Borrower or Owner	MOSELY, CHARLES R		
Property Address	3005 NITA ST		
City	HOUSTON	County	HARRIS
		State	TX
		Zip Code	77051-2829
Client	CHARLES R MOSELY		

3005 Nita St, Houston, TX 77051-4139, Harris County

MLS Beds	MLS Sq Ft	Lot Sq Ft	MLS Sale Price
2	932	6,050	\$43,000
MLS Baths	Yr Built	Typo	MLS Sale Date
1	1955	SFR	10/07/2008

OWNER INFORMATION

Owner Name	Mosely Charles R	Tax Billing City & State	Houston, TX
Owner Occupied	No	Tax Billing Zip	77051
Carter Route	0005	Tax Billing Zip+4	4114
Tax Billing Address	3030 Chimera Ln		

LOCATION INFORMATION

Subdivision	Reedwoods	Key Map	573F
School District Name	Houston ISD	Waterfront Influence	Neighborhood
Neighborhood Code	Reedwood-8461.00	Topography	Flat/Level
Township	Houston	Census Tract	3313.00
MLS Area	3	Map Facet	573-F
Market Area	MEDICAL CENTER SOUTH	Trails	Paved

TAX INFORMATION

Parcel ID	081-024-000-0038	% Improved	63%
Parcel ID	0919240000036	Tax Area	040
Lot #	27	Water Tax Dist	041
Block #	24		
Legal Description	W 33 FT OF LT 27 & E 22 FT OF LT 28 BLK 24 REEDWOODS		

ASSESSMENT & TAX

Assessment Year	2020	2019	2018
Assessed Value - Total	\$72,889	\$35,937	\$37,970
Assessed Value - Land	\$27,225		
Assessed Value - Improved	\$45,661		
YOY Assessed Change (%)	538.049	53.207	
YOY Assessed Change (%)	102.82%	10%	
Market Value - Total	\$72,889	\$40,269	\$43,696
Market Value - Land	\$27,225	\$15,125	\$15,125
Market Value - Improved	\$45,661	\$25,144	\$28,571
Tax Year	Total Tax	Change (\$)	Change (%)
2018	\$827		
2019	\$870	\$44	5.27%
2020	\$1,749	\$879	100.85%

Jurisdiction	Tax Rate	Tax Amount
Houston ISD	1.1331	\$825.97
Harris County	.09118	\$285.10
Hc Flood Control Dist	.03142	\$122.90
Port Of Houston Authority	.00091	\$7.22
Hc Hospital Dist	.16071	\$121.51
Hc Department Of Education	.00499	\$3.64
Houston Community College	.10026	\$73.03
Houston City Of	.56184	\$409.50
Total Estimated Tax Rate	2.0853	

CHARACTERISTICS

Borrower or Owner **MOSELY, CHARLES R**Property Address **3005 NITA ST**City **HOUSTON**County **HARRIS**State **TX**Zip Code **77051-2829**Client **CHARLES R MOSELY**TEXAS APPRAISER LICENSING &
CERTIFICATION BOARD

Certified Residential Real Estate Appraiser

Appraiser: **Cheryl Marie Jones**License #: **TX 1326601 R**License Expires: **02/28/2023**

Having provided satisfactory evidence of the qualifications required by the Texas Appraiser Licensing and Certification Act, Occupations Code, Chapter 1103, authorization is granted to use this title:
Certified Residential Real Estate Appraiser

For additional information or to file a complaint please contact TALCB at www.talcb.texas.gov.


Chelsea Buchholtz
Commissioner

Borrower or Owner	MOSELY, CHARLES R		
Property Address	3005 NITA ST		
City	HOUSTON	County	HARRIS
		State	TX
		Zip Code	77051-2829
Client	CHARLES R MOSELY		

HUDSON INSURANCE COMPANY
100 William Street, 5th Floor
New York, NY 10038



**REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE
POLICY DECLARATIONS**

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

PLEASE READ THIS POLICY CAREFULLY.

- Policy Number: PRA-1AX-1000129 Renewal of:
- Named Insured:** Cheryl Jones dba Jones Appraisal Service
 - Address:** 7140 Kopman Dr
Houston, TX 77061
 - Policy Period:** From: February 22, 2021 To: February 22, 2022
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in Number 2 above
 - Limit of Liability**

	Each Claim	Policy Aggregate
Damages Limit of Liability	A. <u>\$1,000,000</u>	B. <u>\$1,000,000</u>
Claims Expense Limit of Liability	C. <u>\$1,000,000</u>	D. <u>\$1,000,000</u>
 - Deductible (Inclusive of Claims Expenses):**
5A. \$500 Each Claim 5B. \$1,000 Aggregate
 - Policy Premium:** \$714 **State Taxes/Surcharges:**
 - Retroactive Date:** February 22, 1998
 - Notice to Company:** Notice of a **Claim** or Potential **Claim** should be sent to:
Hudson Insurance Group
100 William Street, 5th Floor
New York, NY 10038
Fax: 646-216-3786
Email: hudsonclaims300@hudsoninsgroup.com
On weekends or holidays: 866-546-3981 (Toll Free)
 - A. Program Administrator:** Riverton Insurance Agency Corp.
B. Agent/Broker: ALIA (Riverton Insurance Agency Corp.)

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

President

Secretary

Borrower or Owner	MOSELY, CHARLES R			
Property Address	3005 NITA ST			
City	HOUSTON	County	HARRIS	State TX Zip Code 77051-2829
Client	CHARLES R MOSELY			

3005 Nita St - Google Maps

Google Maps 3005 Nita St



Imagery ©2021 Houston-Galveston Area Council, Maxar Technologies, Texas General Land Office, U.S. Geological Survey, USDA Farm Service 200 ft
Agency, Map data ©2021



3005 Nita St
Building



Directions



Save



Nearby



Send to your
phone



Share



You visited on Wednesday



3005 Nita St, Houston, TX 77051

PHOTOGRAPH ADDENDUM

Borrower or Owner MOSELY, CHARLES R

Property Address 3005 NITA ST

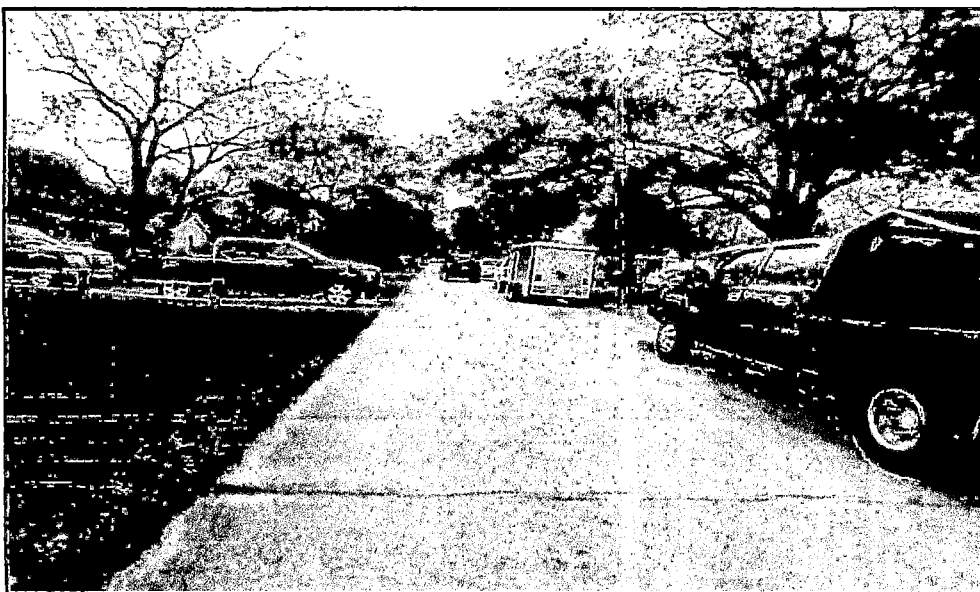
City HOUSTON

County HARRIS

State TX

Zip Code 77051-2829

Client CHARLES R MOSELY

FRONT VIEW OF
SUBJECT PROPERTYREAR VIEW OF
SUBJECT PROPERTYSTREET SCENE OF
SUBJECT PROPERTY

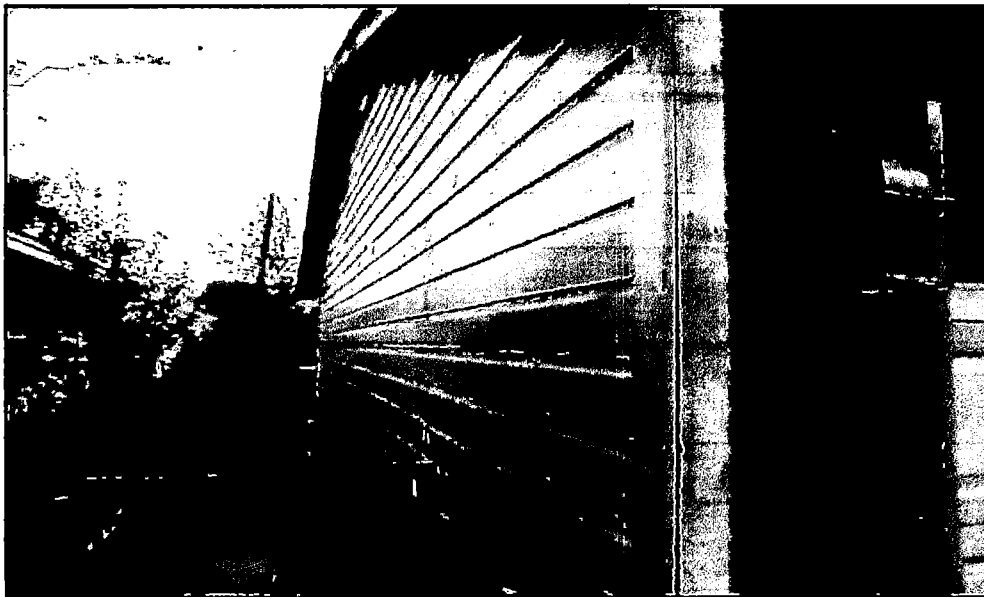
PHOTOGRAPH ADDENDUM

Borrower or Owner	MOSELY, CHARLES R			
Property Address	3005 NITA ST			
City	HOUSTON	County	HARRIS	State TX
Client	CHARLES R MOSELY			
			Zip Code	77051-2829



RIGHT VIEW

3005 NITA ST



LEFT VIEW

3005 NITA ST

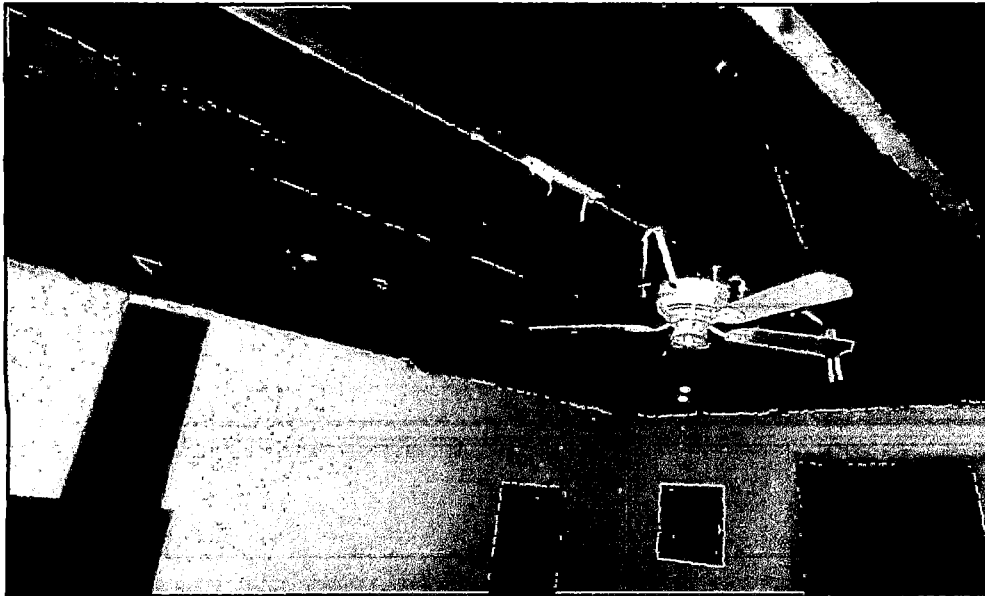


REAR VIEW

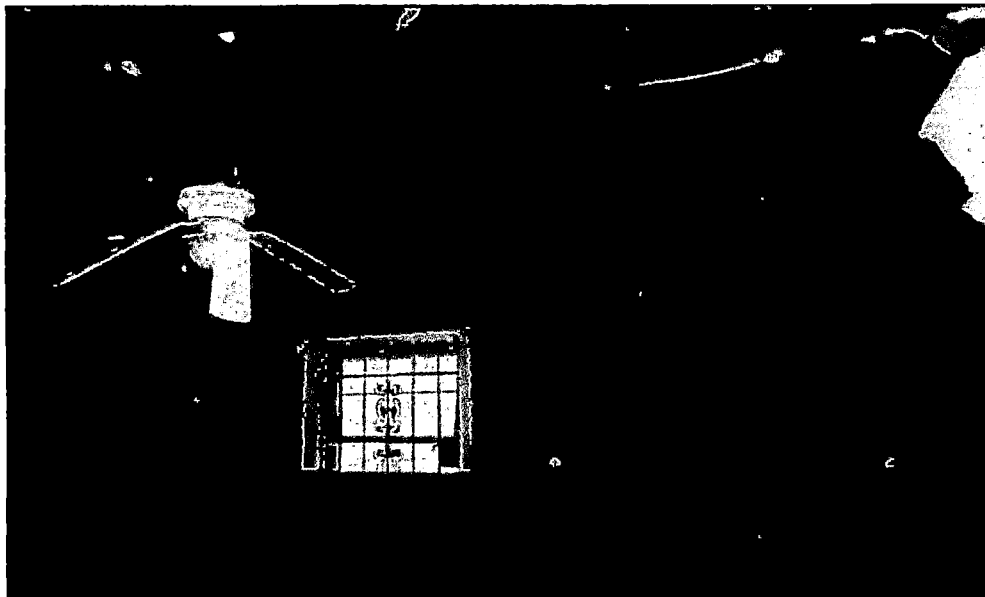
3005 NITA ST

PHOTOGRAPH ADDENDUM

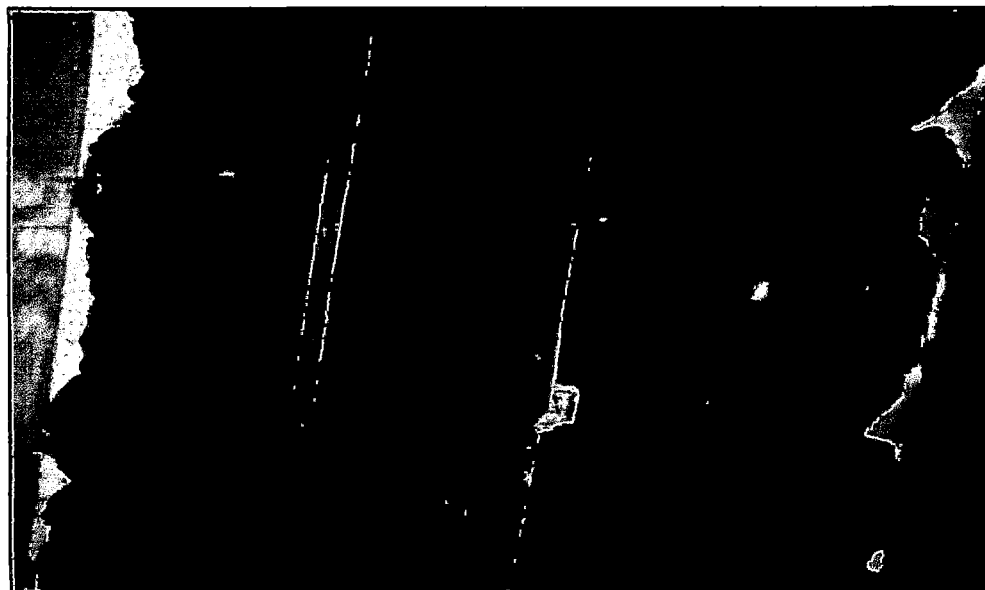
Borrower or Owner	MOSELY, CHARLES R				
Property Address	3005 NITA ST				
City	HOUSTON	County	HARRIS	State	TX
Zip Code	77051-2829				
Client	CHARLES R MOSELY				



3005 NITA ST



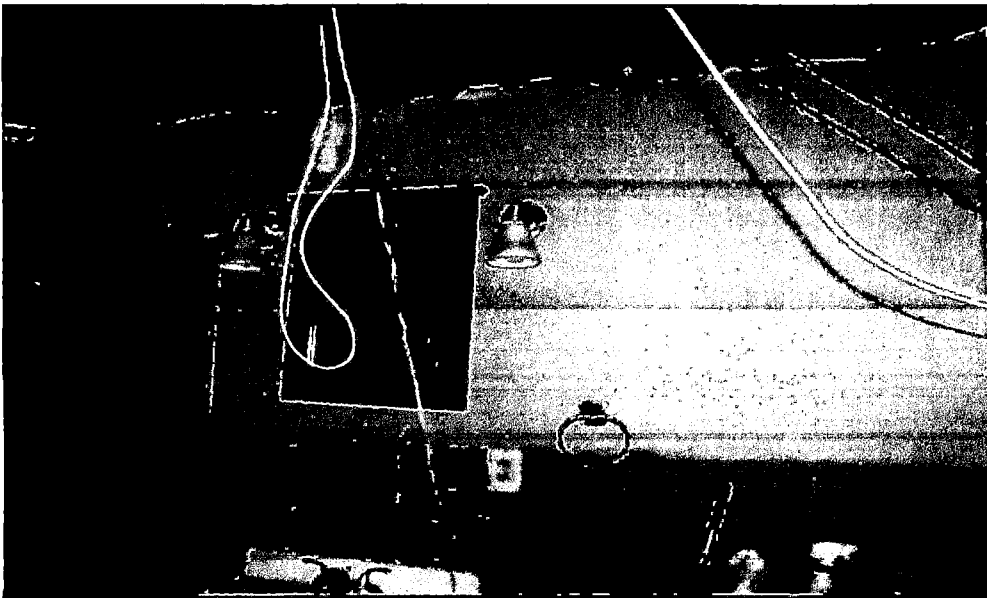
3005 NITA ST



3005 NITA ST

PHOTOGRAPH ADDENDUM

Borrower or Owner	MOSELY, CHARLES R.		
Property Address	3005 NITA ST		
City	HOUSTON	County	HARRIS
		State	TX
		Zip Code	77051-2829
Client	CHARLES R MOSELY		



3005 NITA ST



3005 NITA ST



3005 NITA ST

PHOTOGRAPH ADDENDUM

Borrower or Owner MOSELY, CHARLES R

Property Address 3005 NITA ST

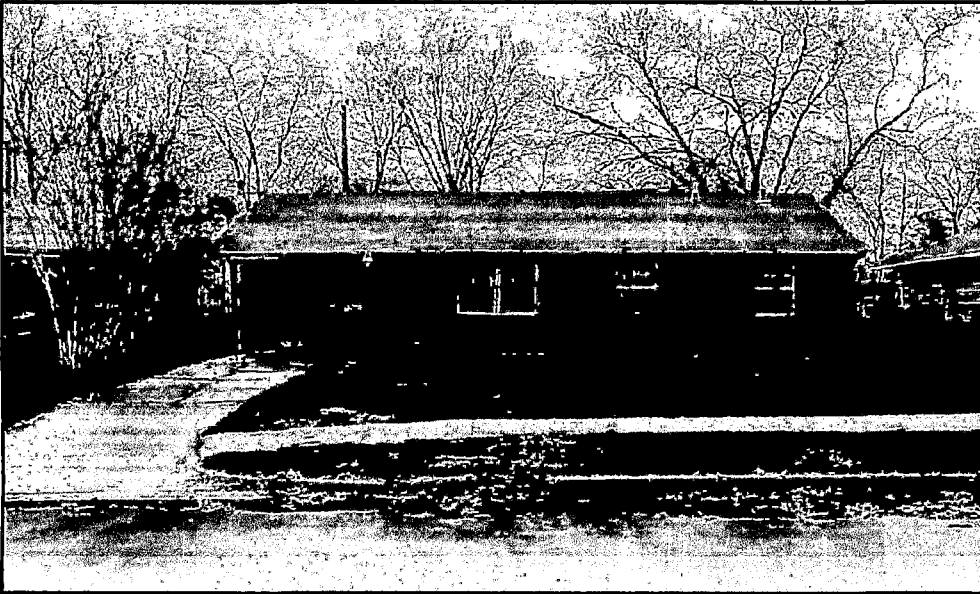
City HOUSTON

County HARRIS

State TX

Zip Code 77051-2829

Client CHARLES R MOSELY

**COMPARABLE #1**3126 SUNNYDALE DR
HOUSTON, TX 77051-4638

PRICE	\$36,050
PRICE/SF	33.82
DATE	s01/20;c10/19
AGE	61
ROOM COUNT	6-3-1.0
LIVING AREA	1,066
VALUE INDICATION	\$30,700

**COMPARABLE #2**3031 GROTON DR
HOUSTON, TX 77051-4625

PRICE	\$45,000
PRICE/SF	35.74
DATE	s08/19;c07/19
AGE	60
ROOM COUNT	6-3-1.0
LIVING AREA	1,259
VALUE INDICATION	\$41,700

**COMPARABLE #3**8601 AMADWE ST
HOUSTON, TX 77051-2609

PRICE	\$32,000
PRICE/SF	32.39
DATE	s07/20;c07/20
AGE	70
ROOM COUNT	5-2-1.0
LIVING AREA	988
VALUE INDICATION	\$31,400

PHOTOGRAPH ADDENDUM

Borrower or Owner MOSELY, CHARLES R

Property Address 3005 NITA ST

City HOUSTON

County HARRIS

State TX

Zip Code 77051-2829

Client CHARLES R MOSELY



COMPARABLE #4

79
HOUSTON, TX 77051

PRICE	\$45,000
PRICE/SF	48.70
DATE	s05/20;c05/20
AGE	79
ROOM COUNT	6-3-1.0
LIVING AREA	924
VALUE INDICATION	\$45,060

COMPARABLE #5

PRICE	\$
PRICE/SF	
DATE	
AGE	
ROOM COUNT	—
LIVING AREA	
VALUE INDICATION	\$

COMPARABLE #6

PRICE	\$
PRICE/SF	
DATE	
AGE	
ROOM COUNT	—
LIVING AREA	
VALUE INDICATION	\$

Market Conditions Addendum to the Appraisal Report File No. NITA090S

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 3005 NITA ST City HOUSTON State TX ZIP Code 77051-2829

Borrower MOSELY, CHARLES R

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend			
Total # of Comparable Sales (Settled)	17	7	N/A	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining	
Absorption Rate (Total Sales/Months)	2.83	2.33	0.00	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining	
Total # of Comparable Active Listings	4	4	4	<input checked="" type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing	
Months of Housing Supply (Total Listings/Ab.Rate)	1.41	1.71	1.20	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing	
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend			
Median Comparable Sale Price	82,000	110,000	N/A	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining	
Median Comparable Sales Days on Market	11	7	N/A	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing	
Median Comparable List Price	130,000	130,000	130,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	
Median Comparable Listings Days on Market	28	28	28	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing	
Median Sale Price as % of List Price	99.00	99.00	N/A	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	
Seller-(developer, builder, etc.) paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing	

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). FEW SELLERS CONCESSIONS NOTED IN THIS MARKET

Are foreclosure sales (REO sales) a factor in the market? ☒ Yes ☐ No If yes, explain (including the trends in listings and sales of foreclosed properties).

FORECLOSURES REPRESENT APPROXIMATELY 2% OF ALL SALES

Cite data sources for above information. HMLS;HCAD

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

AREA IS VIABLE HOWEVER THERE IS NOT ENOUGH DATA TO ESTABLISH A CREDIBLE TREND


If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend			
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining	
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining	
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing	
Months of Unit Supply (Total Listings/Ab. Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing	

Are foreclosure sales (REO sales) a factor in the project? ☐ Yes ☐ No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature 
 Appraiser Name CHERYL JONES
 Company Name JONES APPRAISAL SERVICE
 Company Address PO BOX 980723, HOUSTON, TX 77098
 State License/Certification # 1326601
 Email Address cjonesappraisal@yahoo.com

State TX

Signature
 Appraiser Name
 Company Name
 Company Address
 State License/Certification #
 Email Address

State

USPAP Compliance Addendum

File No. NITA090S

Borrower/Client <u>MOSELY, CHARLES R</u>	
Property Address <u>3005 NITA ST</u>	
City <u>HOUSTON</u>	County <u>HARRIS</u> State <u>TX</u> Zip Code <u>77051-2829</u>
Lender <u>CHARLES R MOSELY</u>	

This report was prepared under the following USPAP reporting option:

☒ **Appraisal Report** This report was prepared in accordance with USPAP Standards Rule 2-2(a).
☐ **Restricted Appraisal Report** This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 44

Additional Certifications

☒ I have **NOT** performed services, as an appraiser or in any other capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment.
☐ I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

Additional Comments

<p>Signature <u><i>Cheryl Jones</i></u></p> <p>Name <u>CHERYL JONES</u></p> <p>Date of Signature <u>04/06/2021</u></p> <p>State Certification # <u>1326601</u></p> <p>or State License # _____</p> <p>State <u>TX</u></p> <p>Expiration Date of Certification or License <u>02/28/2023</u></p> <p>Effective Date of Appraisal <u>04/02/2021</u></p>	<p>Signature _____</p> <p>Name _____</p> <p>Date of Signature _____</p> <p>State Certification # _____</p> <p>or State License # _____</p> <p>State _____</p> <p>Expiration Date of Certification or License _____</p> <p>Supervisory Appraiser Inspection of Subject Property:</p> <p> <input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from Street <input type="checkbox"/> Interior and Exterior </p>
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Case No.

File No. NITA090S

Borrower MOSELY, CHARLES R

Property Address 3005 NITA ST

City HOUSTON

County HARRIS

State TX

Zip Code 77051-2829

Lender/Client CHARLES R MOSELY

Address 3030 CHIMIRA LN, HOUSTON, TX 77051

Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized conditions and quality ratings within the appraisal report.

Condition Ratings and Definitions

C1 - The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

**Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).*

C2 - The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

**Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.*

C3 - The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

**Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.*

C4 - The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

**Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.*

C5 - The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

**Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.*

C6 - The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

**Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.*

Quality Ratings and Definitions

Q1 - Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified use. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are exceptionally high quality.

Q2 - Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q3 - Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4 - Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5 - Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6 - Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated - Little or no updating or modernization. This description includes, but is not limited to, new homes. Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated - The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost. An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled - Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion. A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example: 3.2 indicates three full baths and two half baths.

Abbreviation	Full Name	Appropriate Fields
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concession
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Administration	Sale or Financing Concessions
G	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
In	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid Rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PubTm	Public Transportation	Location
PwrLn	Power Lines	View
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
s	Settlement Date	Date of Sale/Time
sf	Square Feet	Area, Site, Basement
Short	Short Sale	Sale or Financing Concessions
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdraw Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

[illegible]

EXHIBIT 3

Home Inspection Report

3005 Nita Street, Houston, TX 77051

Inspection Date:
Monday, May 10, 2021

Prepared For:
Chuck Mosely

Prepared By:
Landalysis Information Services
1541 Moritz Drive
Suite 113
Houston, TX 77055

Phone: 713-515-5189
Fax:
Email: Landalysis@gmail.com

Report Number:
05102021-1000A

Inspector:
John Landram

Structure

DESCRIPTION

Foundation: Slab

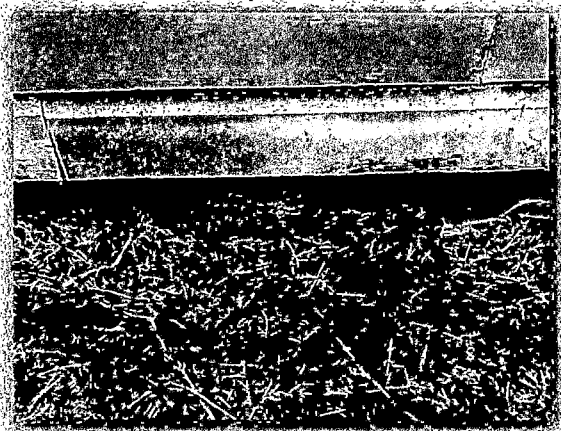
Grading and Drainage: Poor

OBSERVATIONS

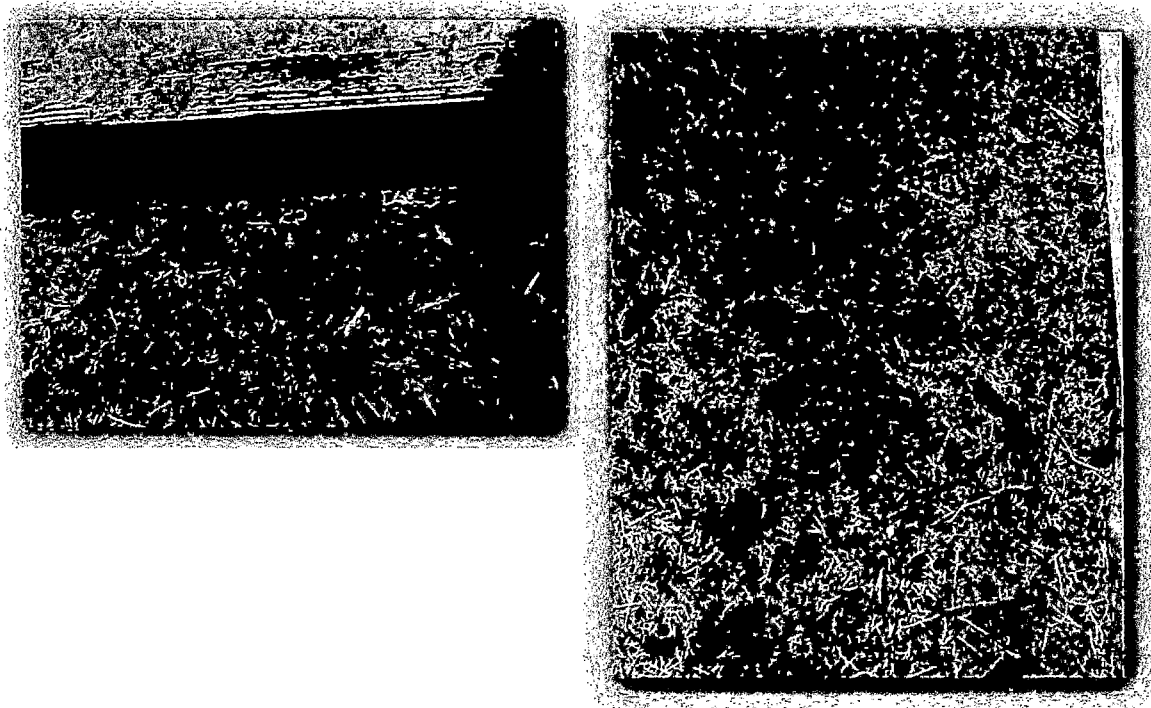
- See cracks in slab wall.



- The soil line is too high on all sides of the structure. Under current building standards there should be at least 4-inches of foundation visible below masonry veneer and 6-inches of foundation visible below wood type veneer.



- Erosion or ponding next to foundation / driveway. Spaulding of slab observed..

**Foundation is not performing adequately**

In my opinion, the foundation appears not to be providing adequate support. Signs of structural movement noted, sloped or uneven floors; cracks in the exterior foundation, interior or exterior walls, molding, or interior tiles/flooring; difficult to open or close windows and doors; or sagging roof. suggest that an expert in the field be consulted for further evaluation of the structure and to provide suggestions as to what, if any, corrective action should be taken.

***Note:** Weather conditions, drainage, leakage, and other adverse factors are able to effect structures, and differential movements are likely to occur. The inspectors opinion is based on visual observations of accessible and unobstructed areas of the structure at the time of the inspection. Future performance of the structure cannot be predicted or warranted.*

STRUCTURE INSPECTION LIMITATIONS

This is a visual inspection limited in scope by (but not restricted to) the following conditions:

- ❖ Structural components concealed behind finished surfaces could not be inspected.
- ❖ Only a representative sampling of visible structural components were inspected.
- ❖ Furniture and/or storage restricted access to some structural components.
- ❖ Engineering or architectural services such as calculation of structural capacities, adequacy, or integrity are not part of a home inspection.

Roofing

DESCRIPTION

Roof Covering: New asphalt roof.

OBSERVATIONS

- Shows evidence of sagging at ridge.
- Roof decking deflection and/or sagging.



Notice: Life expectancy of the roofing material is not covered by this property inspection report. If any concerns exist about the roof covering life expectancy or potential for future problems, a roofing specialist should be consulted. The inspector cannot offer an opinion or warranty as to whether the roof has leaked in the past, leaks now, or may be subjected to future leaks, either expressed or implied. The inspection of this roof may show it to be functioning as intended or in need of minor repairs. The inspection does not determine the insurability of the roof. You are strongly encouraged to have your insurance company physically inspect the roof, prior to any time limitations such as option or warranty periods, to fully evaluate the insurability of the roof.

ROOFING INSPECTION LIMITATIONS

This is a visual inspection limited in scope by (but not restricted to) the following conditions:

- ❖ Not all of the underside of the roof sheathing is inspected for evidence of leaks.

3005 Nita Street, Houston, TX 77051

Page 4 of 10

- ❖ Evidence of prior leaks may be disguised by interior finishes.
- ❖ Estimates of remaining roof life are approximations only and do not preclude the possibility of leakage. Leakage can develop at any time and may depend on rain intensity, wind direction, ice build up, and other factors.
- ❖ Antennae, chimney/flue interiors which are not readily accessible are not inspected and could require repair.
- ❖ Roof inspection may be limited by access, condition, weather, or other safety concerns.

Exterior

DESCRIPTION

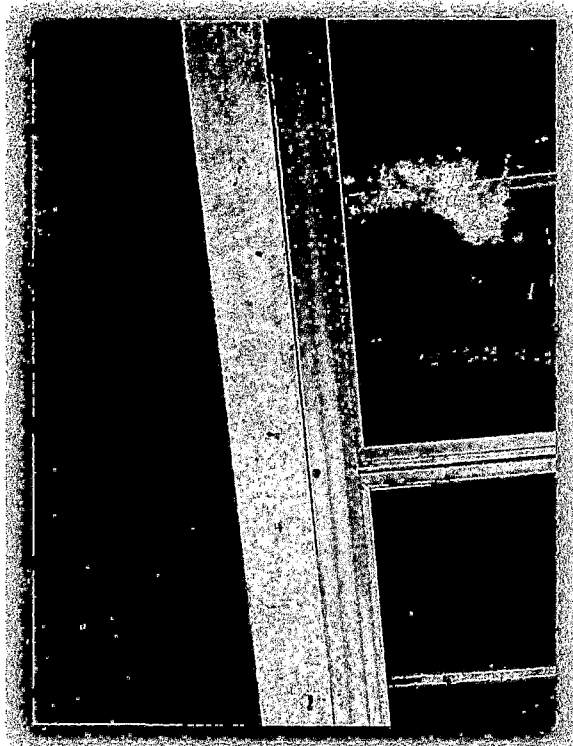
Exterior Siding: Wood veneer

Windows: Wood Frame

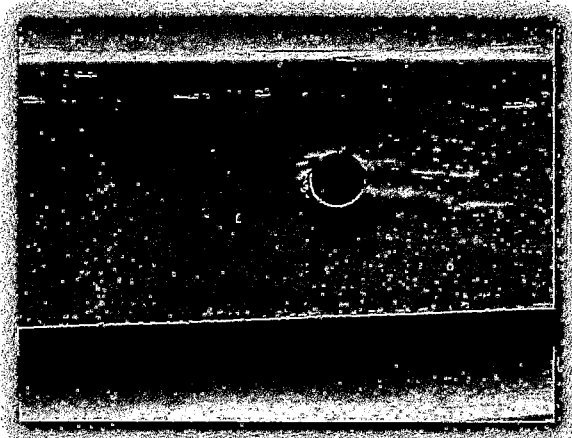
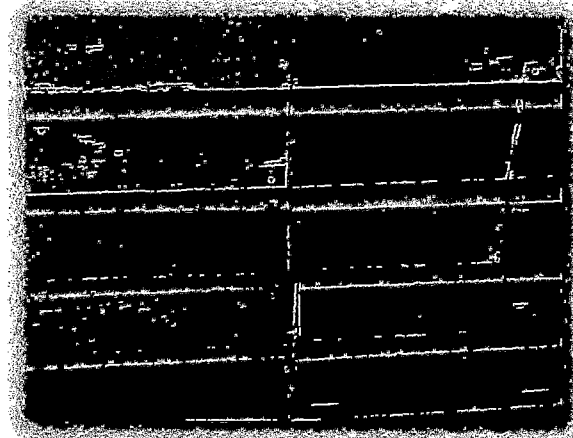
Doors: Wood

OBSERVATIONS

- Window frame separating from siding at right front window.



- Missing drip flashing above some windows.
- Wood siding and penetrations need to be caulked to prevent water intrusion.



EXTERIOR INSPECTION LIMITATIONS

This is a visual inspection limited in scope by (but not restricted to) the following conditions:

- ❖ A representative sample of exterior components was inspected rather than every occurrence of components.
- ❖ The inspection does not include an assessment of geological, geotechnical, or hydrological conditions, or environmental hazards.
- ❖ Screening, shutters, awnings, or similar seasonal accessories, fences, recreational facilities, outbuildings, seawalls, breakwalls, docks, erosion control and earth stabilization measures are not inspected unless specifically agreed-upon and documented in this report.

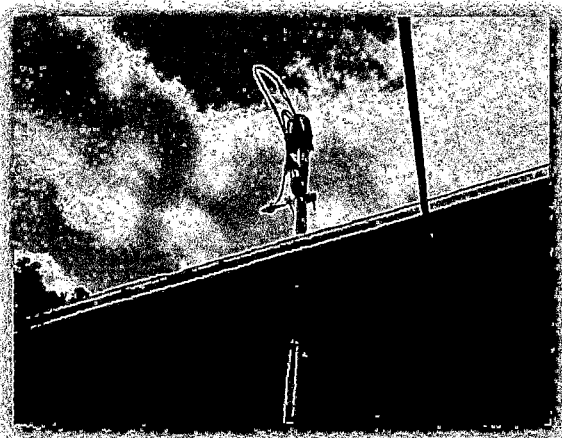
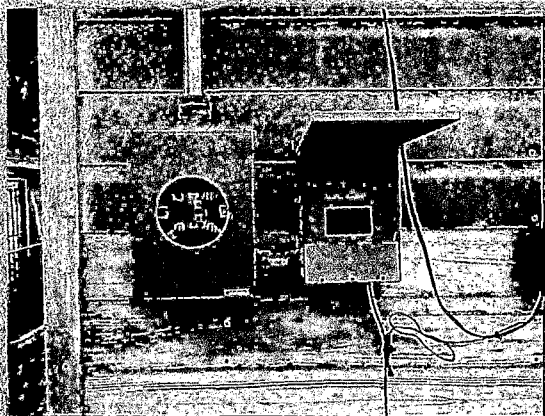
Electrical

DESCRIPTION

Electrical: Electricity turned off.

OBSERVATIONS

- Observed new meter housing, panel box and masthead.



- Observed electrical cords being used as wiring.



ELECTRICAL INSPECTION LIMITATIONS

This is a visual inspection limited in scope by (but not restricted to) the following conditions:

- ❖ Electrical components concealed behind finished surfaces are not inspected.
- ❖ Only a representative sampling of outlets and light fixtures were tested.
- ❖ Furniture and/or storage restricted access to some electrical components which may not be inspected.
- ❖ The inspection does not include remote control devices, alarm systems and components, low voltage wiring, systems, and components, ancillary wiring, systems, and other components which are not part of the primary electrical power distribution system.

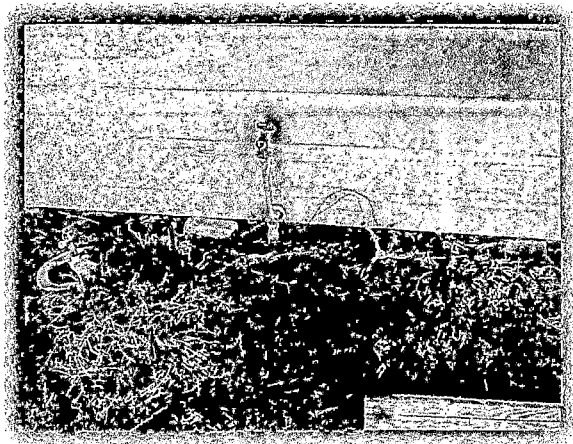
Plumbing

DESCRIPTION

Water Supply System: Water turned off.

OBSERVATIONS

- Shut off valve is buried.



PLUMBING INSPECTION LIMITATIONS

This is a visual inspection limited in scope by (but not restricted to) the following conditions:

- ❖ Portions of the plumbing system concealed by finishes and/or storage (below sinks, etc.), below the structure, or beneath the ground surface are not inspected.
- ❖ Water quantity and water quality are not tested unless explicitly contracted-for and discussed in this or a separate report.
- ❖ Clothes washing machine connections are not inspected.
- ❖ Interiors of flues or chimneys which are not readily accessible are not inspected.
- ❖ Water conditioning systems, solar water heaters, fire and lawn sprinkler systems, and private waste disposal systems are not inspected unless explicitly contracted-for and discussed in this or a separate report.
- ❖ An inspection of the sewage system is outside the scope of this inspection.

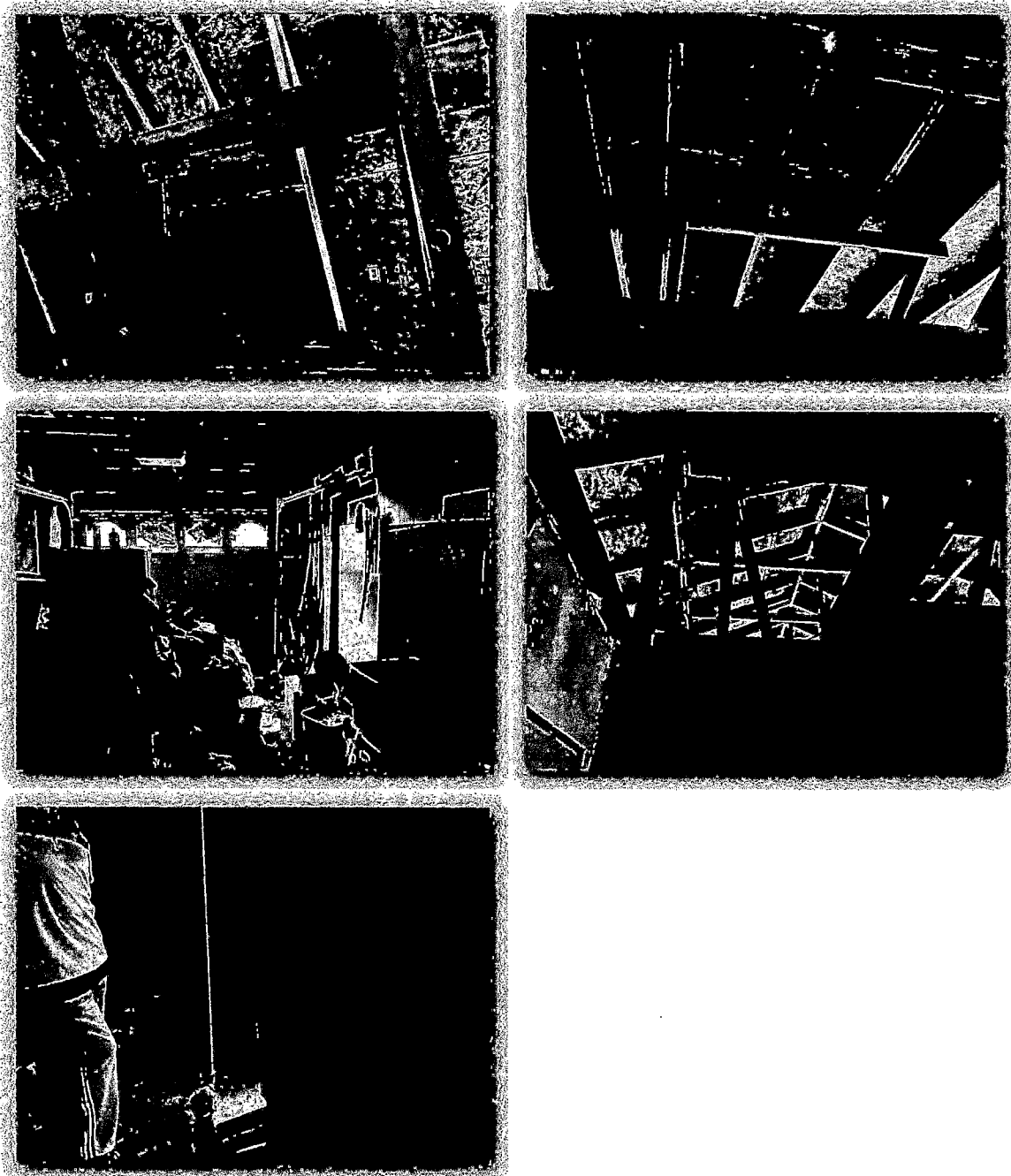
Interior

DESCRIPTION

Walls, Floor, Ceiling, Attic Area

OBSERVATIONS

- Floor out of level and or excessive depressions observed.
- Interior walls and ceiling removed to studs.



INTERIOR INSPECTION LIMITATIONS

This is a visual inspection limited in scope by (but not restricted to) the following conditions:

- ❖ Furniture, storage, appliances and/or wall hangings are not moved to permit inspection and may block defects.
- ❖ Carpeting, window treatments, central vacuum systems, household appliances, recreational facilities, paint, wallpaper and other finish treatments are not inspected.

EXHIBIT 4

Shellpoint

BOX 51850
EVONIA MI 48151-5850
RETURN SERVICE REQUESTED



Mortgage Servicing

Phone Number: 866-825-2174

Fax: 866-467-1187

Email: Lossmitigation@shellpointmtg.com

Mon - Thurs: 8:00AM-10:00PM

Fri: 8:00AM-10:00PM



S-SFRECS20 L-1035 R-205
FXBF00304407 - 650300735 113176
CHARLES RAY MOSELY
3005 NITA ST
HOUSTON TX 77051-4139

Loan Number:	0567249301
Principal Balance:	\$28,480.95
Property:	3005 Nita Houston, TX 77051

01/15/2021

Dear Charles Ray Mosely:

Shellpoint Mortgage Servicing ("Shellpoint") recently offered you a modification for the above referenced loan. Two copies of the Loan Modification Agreement were sent to you on 12/16/2020 for your signature. Additionally, a follow up letter was sent to you as a reminder that the signed modification agreements had not been received. To date, we still have not received the signed agreements.

Shellpoint cannot proceed with the loan modification until we receive both signed copies of the agreements. If the agreement has notary provisions at the end, you must sign both copies before a notary public and return the notarized copies to us. We encourage you to make a copy of all documents for your records.

Please mail the required documents to the following address by 1/30/2021. If the required documents are not received by this date, the modification may be denied.

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603-0826

If you are unable to send both signed copies of the Loan Modification Agreement by 1/30/2021, you must contact our Loss Mitigation Department at 866-825-2174 or visit our website at www.shellpointmtg.com for more information.

Sincerely,

Loss Mitigation Department
Shellpoint Mortgage Servicing

EXHIBIT 5

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

United States Courts
Southern District of Texas
FILED

NOV 02 2020

IN RE: Charles Ray Mosely

CASE NO. 20-32827-H3-13
CHAPTER 13

David J. Bradley, Clerk of Court

DEBTOR

MOTION FOR VOLUNTARY DISMISSAL

Comes now debtor, Charles Ray Mosely and respectfully asks the Court to voluntarily dismiss this case. See 11 U.S.C. Section 1307(b).

Debtor has made no arrangements or agreements with any creditor or other person in connection with this request for dismissal.

Debtor seeks dismissal of this for the following: On May 29, 2020 debtor filed Chapter 7 bankruptcy to clear the pathway for credit improvement, to refinance home with another lender and to challenge debt collectors on disputed claims. Debtor obtained the representation of an attorney. Debtor subsequently filed Chapter 13 bankruptcy to save home and other possessions.

Debtor, expressed his issues and concerns with the mortgage claim. From the initial consultation to the release of counsel, the matter was raised. Failure to object to the proof of claim means debtor agrees. The proposed payment plan was arduous.

Debtor, Charles Mosely, feels it is in his best interest to pursue this matter in State or Federal court. For the record debtor has filed complaint with the Consumer Financial Protection Bureau.

Respectfully submitted,



Pro Se Debtor
3005 Nita Street
Houston, Texas 777051
830-522-5836

EXHIBIT 6

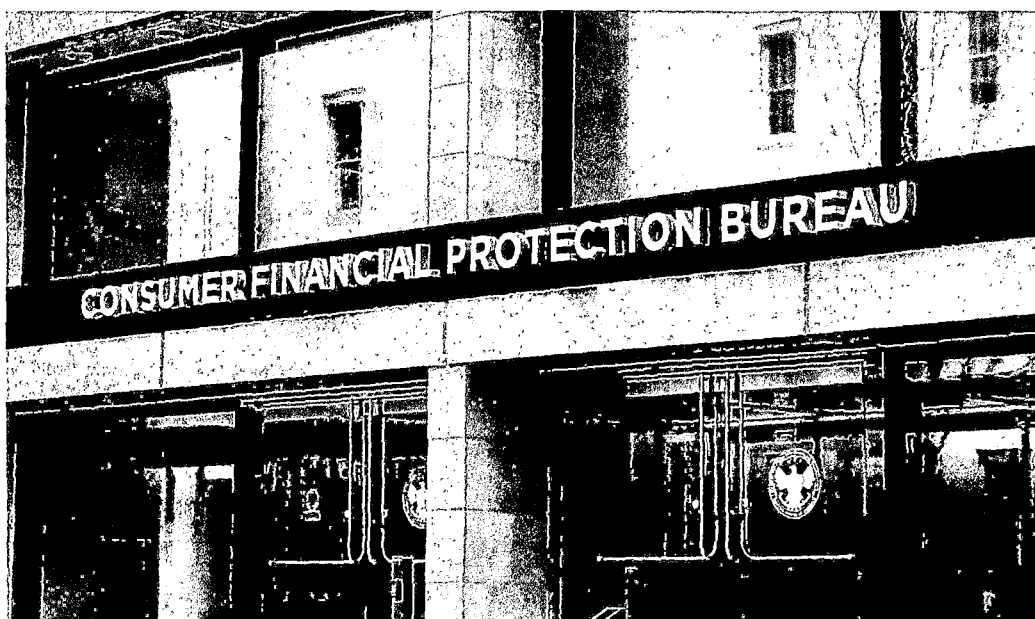
Primary Menu

January 30, 2022

Primary Menu

Shellpoint Again Tops Monthly CFPB Complaints

Posted on June 9, 2020 by TMN Editor



For the second straight month, Shellpoint Partners racked up the highest number of mortgage-related consumer complaints to the Consumer Financial Protection Bureau, according to publicly available data on the federal agency's website.

In April, 159 people filed complaints against Shellpoint citing various issues; another 101 people filed complaints in May. Wells Fargo had the second most complaints in May at 82, followed by Freedom Mortgage Company (66), Ocwen Financial Corporation (66) and Nationstar Mortgage (64).

Shellpoint Partners could not be reached for comment. In 2018, Shellpoint was acquired by New Residential Investment Corp. in a \$190 million deal. Shellpoint is the parent company for several subsidiaries, including Shellpoint Mortgage Servicing and mortgage lender New Penn Financial.

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[Link to database](#)

The majority of complaints are classified either as “trouble during payment process” or “struggling to pay mortgage.”

A homeowner in North Carolina wrote that applied for a forbearance due to the global pandemic but was initially told that the company would add a balloon payment at the end of three months instead of adding the missed payments to the end of the loan.

“And NewRez stated we cannot add the missed payments to the end of the loan,” the homeowner wrote. “We were lied to and completely misled. ... We do not want a loan modification. We want our payments put on the back end of our loan. That’s not hard to do and NewRez/Shellpoint mortgage is being difficult and misleading many consumers.”

Another homeowner in Virginia wrote that the company incorrectly reported the mortgage “as in forbearance to all relevant credit agencies.”

Despite asking Shellpoint to correct this with the agencies, the homeowner said they have spent more than five hours “arguing with customs service reps and supervisors who tell me they have no access to email, put me on hold for countless amounts of time, send me to voicemail boxes that lead me to a dead end, explain to me what their system CAN NOT do. It is an abomination. I have paid my mortgage – hundreds of thousands of dollars – on time every month for over 17 years.”

For all but a handful of listed complaints, the database notes that Shellpoint Partners’ public response was, “Company believes it acted appropriately as authorized by contract or law.”

A homeowner in Ohio was surprised to receive a letter from Shellpoint stating they owe \$2,600 for bankruptcy legal fees.

“We have not filed for bankruptcy,” the homeowner wrote.

Another homeowner in Texas also expressed surprise upon learning that, after their loan was sold to Shellpoint and then transferred to NewRez, that their payment was increased for outstanding property taxes.

“I am 100 percent exempt from property tax,” the homeowner wrote.

A homeowner in Missouri write that they were “reluctantly submitting this complaint after making a good-faith effort to resolve this issue,” noting that Shellpoint became their mortgage servicer after refinancing. The new terms call for escrow for taxes and insurance, which is where the homeowners wrote they “have run into trouble with Shellpoint.”

SafeUnsubscribe@ link,
found at the bottom of
every email. Emails are
served by Constant
Contact.



The complaint explains that the insurance company did not receive a payment, but Shellpoint “reassured” them that it had been resolved. Despite that reassurance, the insurance company told the homeowner that it attempted to work with Shellpoint to no avail, according to the complaint. At the time the complaint was filed, the homeowner had been struggling to resolve the issue for seven weeks and wrote, “[M]y policy is severely overdue for payment and a cancellation notice will likely be sent out in the near future.”

Shellpoint’s public response as noted in the database was, “Company believes it acted appropriately as authorized by contract or law.”

Complains to the Consumer Financial Protection Bureau

By Company

- Shellpoint Partners LLC: 101
- Wells Fargo: 82
- Freedom Mortgage Company: 66
- Ocwen Financial Corporation: 66
- Nationstar Mortgage: 64
- Specialized Loan Servicing Holdings: 47
- LoanCare LLC: 43
- JPMorgan Chase: 42
- Select Portfolio Servicing: 40
- Quicken: 31

By State

- California: 183
- Florida: 123
- Texas: 82
- Georgia: 49
- New York: 45

Tweets by @TheMortgageNote



The Mortgage Note
@TheMortgageNote

Rates Settle Down After
Weeks Of
Increases [themortgagenote.org/
rates-flatten-...](https://www.themortgagenote.org/rates-flatten-...)

Rates Settle Down Aft...
Mortgage rates flattene...
[themortgagenote.org](https://www.themortgagenote.org)

Jan 28, 2022



The Mortgage Note
@TheMortgageNote

Forbearances Rise
Again [themortgagenote.org/forb
earances-r...](https://www.themortgagenote.org/forbearances-r-...)

Forbearances Rise Ag...
New forbearance plans ...
[themortgagenote.org](https://www.themortgagenote.org)

Jan 28, 2022

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CFPB Singles Out Mortgage-Related Violations In New Report